Banking

13 of 1906

S/ No. 26, 27, 38, 40, 41

G. R. S. 58
Previous references.

File No. 130/06 7

1906 7

(Banks.)

Serial Nos. 26, 27, 38, 40, 41.

Later references.

B (1 of 1915 No 876, Banks.
Filed July 1908 No 30831, Banks 3-0)
File 11-08 88 3, 4, 42. B. registering

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 5,

Part B. for November 07

SUBJECT.

Late Agricultural Banks at Sakleshpur in the Mangalore Taluk.

---

1) From J. Ussua Sab, Coffee Planter, Golgar de Estate Mangalore Dt. Pet. D. No. 3965 dt 1.3.07, States that owing to the failure of crop during the current year and insufficiency of the amounts advanced by Govt for the up-keep and improvement of his Estate, he is afraid he would be considered quite unable to liquidate the debt due to Govt from the Estate hypothecated and prays therefore that he may be permitted to borrow money hypothecating the produce of the Estate and to pay only the principal amount in the next instalment to Govt from next year

GEB—5,000—7-4-07

2) To the Revenue Commr No 7080 dt 22.3.07.
Forwards for favour of opinion & return.

From the Revs Comm^r No 2985 of 29.8.07.
Forwards copy of letter No 22/a.g.B. of 16.8.07
together with enclosures in original from the
Deputy Comm^r Hassan District reporting
on the above petition and states that the
remission prayed for by the petitioner may
be promised, but not given effect to
until after he has duly paid up all
the instalments as proposed by him

To. Mr J. Elsmore Sab. Coffee Planter,
Gobegonde Estate. No 21 H 233/ of 16.11.07
Informs that Govt have no objection
to his making his own arrangements for
the working of his Estates, borrowing the
required money, if need be, on the security
of the crop and that his prayer for the
remission of the accumulated arrears
of interest would be taken into favourable
consideration after he has duly paid up all
the instalments as proposed by him.

(1) To the Revenue Comm^r No. H 2332 of 16/11/07
Forwards Copy of the above for information

G. R. S. 11] 1906.-07

GENERAL AND REVENUE SECRETARIAT.

(Banking)

NOTES.

File No. 13-06-07

FILE HEADING.

Late Agricultural Bank at Sakleshpur in the Manjarabad Taluk

From

J. Osmandab - Coffee Planter - Solpunde Estate - Manjarabad Taluk

No. Petn. Dated 1-3-07 Received 16-3-07

Diary No. 3965	Enclos.	Spare Copies.	Serial No. 26

BRIEF ABSTRACT OF LETTER.

States that owing to the failure of crop during the current year and the insufficiency of the amount advanced by Govt. for the up-keep and improvement of his Estate, he is afraid he would be considered quite unable to liquidate the debt due to Govt. from the Estate hypothecated and prays therefore that he may be permitted to borrow money hypothecating the produce of the Estate and to pay only the principal amount in ten yearly instalments to Govt. from the next year.

NOTES AND ORDERS.

The Petr. is a member of the late Agricultural Bank at Sakleshpur. Under the arrangements agreed when the bank was directed to be wound up in G.O. No. $\frac{H 4218-21}{15-33-04-1}$ of 6-1-05, the members of the bank are to repay the loans due by them in 20 annual instalments.

It will be seen from statement A. furnished by the Dy. Comr.

NOTES—First sheet.

MGGPB -30,000—17 2-05.

G.R.S. 12]
General and Revenue
Secretariat.

File No. 13 of 1906-07

N

Serial No.

Kalpan District - with his No. 4 agr/3 of 17-7-06 requesting sanction of advance for working Expenses of the Estates hypothecated to the said bank that the amount of the loan due by the late Mr. to that bank amounts to Rs. 52,443-8-8 and that the following amounts were due by and recovered from him during 1905-06.

	Amounts due			Amounts recovered		
1/20th part of the original loan	2,622	2	10	4131	13	4
1/20th part of the accumulated interest	657	0	9	657	0	9
Interest on original loan from 1-7-05 to 30-6-06	2,097	11	9	2097	11	7
Deficit on previous years advances for working Expenses	"	"	"			
Working Expenses advanced during 1905-06	6000	"	"	6000	"	"
Interest on deficit from 1-7-05 to 30-6-06	"	"	"			
Do - on working Expenses advanced during 1905-06	113	6	4	113	6	4
Total	11,490	5	8	13,000	"	"

The Sale proceeds of crops of late's Estate for 1905-06 amounted to Rs. 13,000 which was paid up to Govt as shown above.

In the Statement to forwarded by the Dy. Comr. with the letter above referred to the late is shown to have applied for an advance of Rs. 4000 for working Expenses for 1906-07 - Mr. Pilkington recommended the grant of Rs 4000 on the Estimated quantity of Coffee crop of 300 to 400 maunds Valued at Rs. 2400 to 3200 or 2700 to 3600 at 8 & 9

NOTE—Contn sheet

GPE—10,000—18-1-07

G.R.S. 12]
General and Revenue Secretariat.

File No. 13 of 1906 07

Serial No.

Rupees per annum respectively

As regards interest due by the members, the Govt. have in their Rev. Dep. No. 3130-1 of 16-4-05 declined to remit. and the prayer of two of the members for its remission has been rejected.

Flag Y in R.T. 100 996 Files particulars of petitioners' Estate

I may the petition be forwarded to the Rev. Comm. for favor of his opinion : Subd. with a draft.

19/3/07

Issue
18
19.3.07

27 To The Revenue Commissioner in Mysore
No. R. 7080 of 22-3-07

Forwards for favor of his opinion the above petition

38 from - the Revenue Commissioner, Mysore
No. R. 7080 of 22-3-07

Forwards a petition dated the 16-2-07 from Sri Venkatappa Hegde, Attorney, Bangalore, reporting on the above petition and states that the remission of the accumulated arrears of interest claimed for by the petitioner can be considered only after the Government have given effect to the orders passed in the instances referred to in the

It is reported that the amount of principal and arrears of accumulated interest up to 1904-05 amount to Rs. 52,443-9-0 and Rs. 13,140-14-7 respectively.

NOTE—Contn sheet

G.R.S. 12]
General and Revenue Secretariat.

File No. 13 of 1906-07

Serial No.

The Dy. Comr. recommends the remission of the accumulated arrears of interest prayed for by the petr. and refers to his recommendation in the matter in his letter No. 5 of the 17th July 1907 linked hereto.

Mr. Amir Hasan, Revenue Sub Division Officer, Sahlespur, considers that an opportunity may be given to the applicant to first clear off his principal amount and then to pay some reduced interest if it is considered necessary in future.

Mr. Pilkington considers that if Mr. Desmonds pays within 10 years it is reasonable to remit the interest and states that it will be difficult to realise the money after Mr. Desmonds death by any means short of the sale of the Estate, as he has no son fit to take his place and the property will doubtless be squandered by his heirs and that consequently every inducement should be held out to him to pay up now, if it is deemed desirable to avoid trouble and possible litigation in the future

As regards the first prayer of the petr. for permission to borrow money for the working Expenses of his Estate on the hypothecation of the produce of the Estate the Dy Comr. recommends on the ground explained that the petr. may be allowed to make his own arrangements for the working of the Estates, borrowing the required moneys if needbe on the security of the crop

The references flagged supra will be found in the linked

NOTE—Contn sheet

Serial No.

file (B. 3 of 07-08 Serial 3) which should be submitted to the Secretary for orders

BK
2/9/07.

Dewan's order

to Medl. Comm's recommendation may be approved

B.O. Lee
10/11/07

please draft answer

WB
11/11/07

Submitted with a draft.

BK
13/11/07.

40 To - Mr. J. Eisman Sab - Coffee Planter - Golconda Estate Manjarabad Taluk - No H 2331 of 06-11-07

Informs that Govt. have no objection to his making his own arrangements for the working of his Estates, borrowing the required money, if need be, on the security of the crop, and that his prayers for the remission of the accumulated arrears of interest would be taken into favorable consideration after he has duly paid up all the instalments as proposed by him

41 To - The Revr. Mr. Lyons

GPB—50,000—25-2-07

G.R. S. 12]
General and Revenue
Secretariat.

B File No. 13 of 1906-07

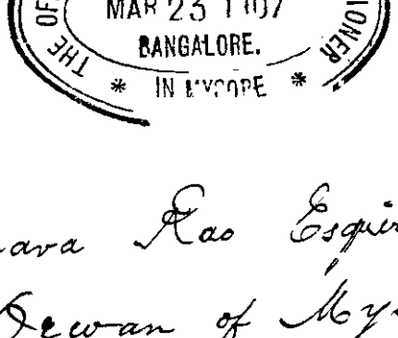
Serial No.	
	No. 3C 2332 of 16-11-07 Forwards 5 nos. of R no 40 for information with reference this letter No. 2985 of 29-8-07.

Note—Contn. sheet

GPB—50,000—25-2-0

D3965

Recd from the Dewan's office 14/3/07



To

V. P. Madhava Rao Esquire C.I.E
Dewan of Mysore
Camp Bélur.

The humble memorial of
J. Usman Sab, Coffee-planter
Golegonde Estate,
Manjarabad Taluk

Most Respectfully Sheweth,

That your Gracious-honour's memorialist has been one of the debtors of the Late Agricultural Bank at Takkeepur and as such owes nearly forty-seven thousand rupees to the Government. He is Seventy Eight years old with a family of small children one of them being dumb.

That your Gracious honour's memorialist has been the only person who has Kept his Coffee Estate in a good condition which fact has been testified to by the Dy: Commissioner, the Divisional Officer and the Agricultural Inspector of this Distric

That

That the memorialist greatly
eager to attain eternal bless in
the other world by liquidating the
debt due to the Government in his
lifetime, most humbly craves your
Honour's indulgance in bringing
to your Honour's Kind consideration
that since the produce this year
failed absolutely so much so that
even the Government Kandayam
is very difficult to be paid and
that the amount payable by the
Government for the upkeep and
improvement of the estate being
quite insufficient the memorialist
is afraid he will be considered
quite unable to liquidate the debt
due to the Government from the
estate hypothecated.

That under these circumstance
your Gracious-Honour's humble
memorialist most trustingly prays
that :-

(1) he may be permitted
borrow money by hypothe-
the produce of the estate

(2) he may be allowed
to pay only the principal
amount in ten yearly in-
stalments to the Government
from the next year.

That should the memorialist
fail to pay the stipulated instalments

he

he and his heirs or Executors
are hereby bound to pay up the
amount together with the interest
for the amount left unpaid

That in conclusion your
Gracious honours humble &
memorialist most humbly pray
God to bless your honour and
your honours posterity with a
long life and continued prosperity

Belur
1st March
1907

4/1-4

GOVERNMENT OF H. H. THE MAHARAJA OF MYSORE.

General and Revenue Secretariat.

(Banking)

Office Memorandum.

No. R 7080 / B 13-06-27 Dated Bangalore, the 22-3-1907

* Subject.	The accompanying Petition* Registered
Praying for permission to borrow money on the hypothecation of the produce of the Estate and to pay only the principal amount in ten yearly instalments to fall from the next year	No. 3965 dated 18th March 1907 received in this office, from Mr. J. Usman Sab - Coffee Planter - Golgonde Estate - Manjirabad Taluk and a member of the late Agricultural Bank at Sakleshpur

is forwarded to the Revenue Commissioner in Mysore for favor of opinion

By Order,

19.3.07

For SECRETARY.

GPB—1,000—23-11-05.

No. 2985-

OFFICE OF THE REV. COMR. IN MYSORE,

Bangalore, 29th August 190 7

FROM

A. RANGASWAMI IYENGAR. ESQ., B.A., B.L.,
Revenue Commissioner in Mysore.

To

The Secretary to the Government of
His Highness the Maharaja of Mysore,
General & Revenue Departments.

SIR,

With reference to your office memorandum No. F17080/ B. 13-0o-27 dated the 22nd March 1907 asking for my opinion on the petition of Mr.T. Usman Sab, Coffee Planter Gojonde Estate, Manjarabad Taluk, praying for permission to borrow money on the security of the produce of the Estate and to pay only the principal amount in ten annual instalments, I have the honour to forward herewith a copy of letter No. 22/Ag.B dated the 16th Augus 1907, together with its enclosures in original, from the Deputy Commissioner Hassan District, reporting on the above petition and to state that the remis sion of the accumulated arrears of interest prayed for by the petitioner may be promised, but not given effect to until after he has duly paid up all the instalments as proposed by him.

2. The petition of Mr. Usman Sab is also returned.

For Revenue Commissioner.

T.V.R.

0872 38

73-06

Rev. Coinr. Form 12

Dy 3rs 190

From

A. RANGASWAMI IYENGAR, Esq., B.A., B.L.,

Revenue Commissioner

in Mysore.

To

The Secretary to the Government of
H. H. the Maharaja of Mysore,
General & Revenue Departments.

Dated 28

Despatched 30 - 8 - 07

Received

No. 2985-

Enclosure No. 4

Forwards copy of Hassan Deputy Commr's letter re remission of the arrears of interest prayed for by Mr T. Usman Sab Coffee planter Sojunde estate.

Young & Co., Printers, 2,000—6-3-07.

No. 22/Ag.B dated 16/18 August 1907

From,

K. R. Srinivasangar Esqure M.A
Deputy Commissioner,
Hassan District

To,

A. Rangaswamy Iyengar Esqure
B.A. B.L.
Revenue Commissioner in Mysore,
Bangalore.

Sir,

Adverting to your O.M. No 11438 dated 4/8 April 1907 forwarding for report the petition Registered no. 11552 dated 22nd March 1907 received from Mr. I. Uomansab, Coffee planter, Golconde Estate, Manjarabad Taluk praying for permission to borrow money on the hypothecation of the produce of the Estate, and to pay only the principal amount in ten annual instalments, I have the honour to state that the petitioner who was one of the members of

of the members of the late Agricultural Bank at Saklespur is indebted to Government to the extent of Rs 65584-7-7 (Principal Rs 52,443-9-0 + accumulated arrears of interest up to 1904-05 amounting to Rs 13140-14-7), and his Coffee Estates, and other properties have been hypothecated to Government as security for the above loan.

During the years 1905-06, and 1906-07 since the Bank was wound up advances were issued to the Petitioner for the working expenses of the Coffee Estates on the security of the crops. During the former year the Petitioner repaid ~~in~~ from the produce of the properties, the advance in full, and also paid in addition the instalment due from him in repayment of his loan, and accumulated arrears of interest. But during the latter year the coffee crop was so poor that not even the advance was fully recovered from it during the year.

The petitioner finding that the receipt of advances by him on the security of his crops is not conducive to the efficient working of the Estates, as the advances

advances are limited by Government to the estimated value of the crop, prays that he may be allowed to make his own arrangements to work his Estate without the help of Government, and he further prays that the interest on his loan may be entirely remitted, on his paying up the principal amount of the loan due from him in ten annual instalments. As regards the first point, there certainly can be no objection to the petitioner making his own arrangements to work his Estate without seeking Government help. The payment of advances was apparently intended only for persons who had no credit to borrow money elsewhere, and who could not therefore work their Estates without help from Government. But in a case like that of the Petitioner's where a member is prepared to work his Estate without asking Government help there is no object served in forcing the advance on him against his wish. The petitioner may therefore be certainly allowed to make his own arrangements for the working of the Estates, borrowing the required money, if need be, on the security of the crop

As regards the second prayer of the petitioner, I beg to invite reference to para 9 of my letter No. 5/Ag.B dated 17th/18th ultimo in which I have recommended the remission of the accumulated arrears of interest to those members who repay their principal loan with current interest punctually in stipulated instalments.

I am of opinion that unless some such concession is shown it will be impossible to recover the loan from the members and I would therefore commend the petitioners' prayer in this respect for your favourable consideration.

I herewith submit for your perusal copies of letters from Mr. Pilkington (Inspector of Coffee Estates), and Mr Syed Ameer Hasan (Assistant Commissioner at Saklespur) giving their opinions on the petitioners' application.

The petition received with the memo under reply is herewith returned.

P.J.O

I have the honour to be,

Sir,

Your most obedient servant,

(sd.) K. R. Srinivasiengar

Deputy Commissioner,

Hassan District.

"Copy"

For Revenue Commissioner.

P.K.D

NR

Koppa - Kadur District
April 22nd 1907.

No: 70.

To,
P. R. W. Wetherall Esquire
Deputy Commr., Hassan District

Sir

I have the honour to acknowledge receipt of your docket No: 113 of 9/10.th inst. which has followed me here from Sakleapur.

In reply I beg to point out that you did not enclose the copy Revenue Commissioner's O. M. No: 11,438 of 4/8 instant as stated, but only Mr. Usmansab's petition.

I do not consider that Mr. J. Usmansab's requests are unreasonable provided certain restrictions are imposed.

(1) He has been put to much inconvenience by non-punctual payment of the upkeep money sanctioned by Government.

In a year like this the amount allowed is insufficient. It is true that the proceeds of the past crop will not cover the amount that has been allowed but on a large estate like this it is more economical to make

to a

in debt in a bad year, and recover it from the following good Crop; as making up lost ground from neglect in one year is more costly than doing work in season.

In 1907-08 I expect Mr. Usman Sab will pick Tons 30 of Coffee, value say Rs: 19,200/-. His expenditure will be say Rs: 10,000/- to Rs 11,000/- leaving a profit of Rs: 8000/- or Rs: 9000/-. It should be clearly understood that the whole of this balance must be paid to Government, as in the first bad year he will probably pay say no instalment at all.

(2) If Mr. Usmansab pays within 10 years I think it is reasonable to remit the interest. In his case it will be difficult to realise the money after his death by any means short of sale of the estate, as he has no son fit to take his place

place, and the property will doubtless be squandered by his heirs; so every inducement should be held out to him to pay up now, if it is deemed desirable to avoid trouble and possible litigation in the future.

I have the.

S of H. Pilkington

Inspector of Coffee Estates

Copy

Deputy Commissioner

Hassan District

1906-07.

From,

Syed Ameer Hasan Esqure

Revenue Sub-Division officer

Saklespur

To,

P. R. W. Wetherall Esqure

Deputy Commissioner

Hassan District

Dated 15th April 1907.

No: 1145
mis

In reply to his docket No: 111/Apps dated 10th instant forwarding for opinion of the undersigned, a copy of petition dated 1st ultimo from Mr. T. Usmandab, a member of the late Agricultural Bank of Saklespur, has the honour to state that it is a rather difficult question for the undersigned to opine in the matter, but as there is no possibility of recovering even the principal amount from

several

several of the members connected with the late Bank referred to, he thinks that an opportunity may be given to the applicant to first clear off his principal amount, and then to pay some reduced interest, if it is considered necessary in future.

S/- S. Ameer Hasan
Rev. Sub Division Officer
Saklespur

Copy

Deputy Commissioner
Hassan District

R. S. No. at 18-11

GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE,
GENERAL AND REVENUE SECRETARIAT.

(FINANCIAL)

Dated Bangalore,

No. Nil H.2331 / B13-06-2640 the 16-11 190

ENDORSEMENT GRANTED TO Mr. T. Usman Sab, Coffee Planter Golgonde Estate - Manjarabad Taluk

in reply to his Petition Registered No. 3965 dated the 18th March 1907 praying for permission to borrow money for the working Expenses of his Estate on the hypothecation of the crop of the said Estate and to pay only the principal amount as due to Govt. in ten annual instalments.

Petitioner is informed that Govt. have no objection to his making his own arrangements for the working of his Estates, borrowing the required money, if need be, on the security of the crop and that his prayer for the remission of the accumulated arrears of interest would be taken into favorable consideration after he has duly paid up all the instalments as proposed by him

Typed 14/11

By Order,

16 13-11-)

for Secy. Secretary.

GPE—1,000—21-11-06.

P.T.O

6

No 76 2532

B 13-06-2741 16-11-07

Copy of the above is forwarded to the Revenue Commissioners in Dupoe for information with reference to his letter No. 2985 of the 29th August 1907.

B.O.

13.11.7

Asst. Secretary

Typed me 14/4